

**Maryland General Assembly
Department of Legislative Services**

**Proposed Regulations
Maryland Insurance Administration
(DLS Control No. 15-290)**

Overview and Legal and Fiscal Impact

The regulations make technical corrections to existing regulations and cited authority.

The regulations present no legal issues of concern.

There is no fiscal impact on State or local agencies.

Regulations of COMAR Affected

Maryland Insurance Administration:

Unfair Trade Practices: Filing or Service Fees in Connection with Certificates of Financial Responsibility: COMAR 31.15.06.01

Payment of Claims Under Property and Casualty and Title Insurance Policies: COMAR 31.15.07.00, .02

Payment of Claims Under Life and Health Policies and Annuity Contracts: COMAR 31.15.08.00

Homeowner's Insurance and Private Passenger Motor Vehicle Insurance – Standards for Cancellation and Nonrenewal: COMAR 31.15.10.00, .04

Use of Credit History in Underwriting and Rate Making: COMAR 31.15.11.00, .07

Legal Analysis

Summary of Regulations

The Regulatory Review and Evaluation process identified a number of obsolete citations in existing regulations of the Maryland Insurance Administration concerning unfair trade practices under Subtitle 15 of COMAR Title 31. The regulations update the title of the administration in COMAR 31.15.06.01; update statutory cross-references in Chapters .02, .04, and .07; and correct and update citations of legal authority for Chapters .07, .08, 10, and .11.

Legal Issues

The regulations present no legal issues of concern.

Statutory Authority and Legislative Intent

The administration cites numerous provisions of the Insurance Article and the Health-General Article as statutory authority for the regulations. More specifically, § 2-109(a) of the Insurance Article authorizes the Maryland Insurance Commissioner to adopt regulations to carry out the Insurance Article. The other statutory provisions cited generally deal with unfair trade practices.

This authority is correct and complete. The regulations comply with legislative intent of the law.

Fiscal Analysis

There is no fiscal impact on State or local agencies.

Agency Estimate of Projected Fiscal Impact

The administration advises that the regulations have no impact on State or local governments. The Department of Legislative Services concurs.

Impact on Budget

There is no impact on the State operating or capital budget.

Agency Estimate of Projected Small Business Impact

The administration advises that the regulations have minimal or no economic impact on small businesses in the State. The Department of Legislative Services concurs.

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